

EXHIBIT 1

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FILE #: _____

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483599

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THIS IS NOT A PATENT APPLICATION

PTO-1652 (8/98)

INVENTION DISCLOSURE FORM

I. INVENTOR

Inventor(s):

Calvin Fei (and see below)

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Number: (925) 934-7252

Citizenship:

United States of America

Department:

ATM, POS, & Monitoring Systems - West - #3441

Title: Vice President

Manager: Mark Gilbert

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Number: (925) 675-2619

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Please identify each of the inventor(s) and complete the information above: (Add additional sheets if necessary.)

II. NATURE OF THE INVENTION

A. Title of the Invention. Show feature on a Web Enabled ATM.

B. Description of the Invention. Customers have expressed concerns that while they appreciate the graphical advertising features of an ATM, that do not want to be held up waiting for content to play. We have built the notion of a "show" which plays throughout many screens on the transaction path rather than only on certain screens, taking up time and causing customers to wait time.

[Please provide enough detail in your description to allow a person with technical knowledge in this field to make the invention.]

C. Describe any differences between your invention and existing solutions to the same problem. Other competitors have concentrated advertising to the Attract screen, transaction processing screen, and card return screens. We allow advertisement to play throughout other screens such as main menu, transaction selection, and account selection so that we will not have to hold people in line waiting for a longer advertisement to play. This "show" can play as opener, main, and closer graphics, today. In the near future a full MPEG file will be able to play from start to finish across all screens.

[Please include flow charts, object diagrams, data structure diagrams, or other drawing showing the essential features of the invention.]

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D. Describe any software involved with the invention as a process with steps. HTML/JAVA Script software will hold the display of an MPEG file through a constant frame within an ATM screen or allow multiple advertising stills or mpegs to play in the same window.

E. What does the software do, and how does it do it? HTML/JAVA Script software will hold the display of an MPEG file through a constant frame within an ATM screen or allow multiple advertising stills or mpegs to play in the same window.

F. What hardware and software platform does the software require to execute? The Webatm HTML/Javascript software runs on a Windows NT environment. Internet Explore Browser, IBM WEBATM Core, with IBM Diebold 912 emulation and can run on any ATM Vendor Device that is WOSA/XFS compliant.

G. What protocols are used, can be used, and which are preferred? BROWSER with HTML using MPEG Files.

H. Does the software have an important or unique graphical user interface for screen display or icon? Yes, the graphical user interface was custom designed for Bank of America, employing the artistic talent of the Bank of America Brand Team and the ergonomic designs of Phoenix Interactive. The interface takes into account most frequently used transactions and common messaging area to and from customers. The interface is highly graphical and also has sound.

[If so, provide a drawing.]

I. What language is the source code written in and what other languages could be used? The source code is written in several languages: user interface is written in HTML and Javascript. IBM utilities are C++ and Activex

J. Does the complete source code exist for the software?
If yes, where is it? IBM owns source for their utilities, Bank of America owns HTML/Javascript for the ATM.

III. THIRD PARTIES

A. Was the invention developed with the assistance of any third party?
If yes, who was the third party? Yes, IBM emulation and utilities are used but Bank of America has done all the coding to implement the show concept with the browser

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B. When were they involved in the process and what was their relationship to the invention? IBM provides a set of core utilities: 912 emulation provides a "state logic" environment which behaves very similar to a standard ATM; However, they provide a set of utilities which allow application developers to build screens with standard browser type tools.

C. Was the invention conceived, tested or constructed under a government contract?

No

IV. PRIOR ART

A. Please identify all related publications, patents and patent applications that you know about. Don't know of any related patents or publications

V. HISTORY

A. Does the operation of this invention rely on other patented technology? Don't know if IBM core is patented, I assume it is.

B. When did the inventors first conceive of the concept? The idea was first conceived in April, 2000 during a user interface discussion.

C. When was the first drawing or written description? The idea was first documented in April, 2000 during a user interface discussion

[Please attach a copy.]

D. What other notes and documentation regarding this invention exist? HTML Screens are available

VI. DISCLOSURE

A. What is the anticipated date of first public offer for sale? Feature is offered 7/31/00 on pilot ATMs to play discrete show components. By 12/00 the feature will be implemented to play a "continuous MPEG" throughout a full transaction flow.

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B. Is the invention currently being used?
If yes, please describe. In use on 7/25/00 in a certification site.

D. What is the anticipated date of the first public use or disclosure? First Public Location will be August 11, 2000

D. What is the anticipated date of the first disclosure to anyone under a non-disclosure agreement? Already disclosed under non-disclosure to IBM.

VII. MARKET PROSPECTS

A. Do you expect this invention will be used internally within the company, or will it be offered publicly? Only planned use is internal right now.

B. Please describe the potential market for products incorporating this invention. Could be useful to any institution with an ATM.

C. Who are the potential competitors for such products? Could be useful to any institution with an ATM and is very different from competitor

Inventor's Signature

Date